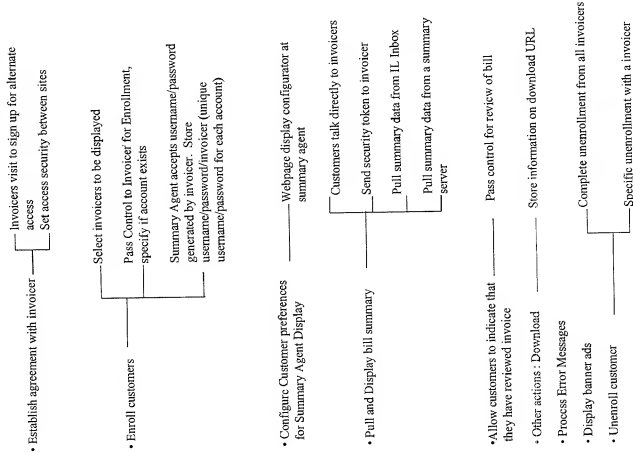


Figure 101

## Summary Agent 214



## Invoicee 216

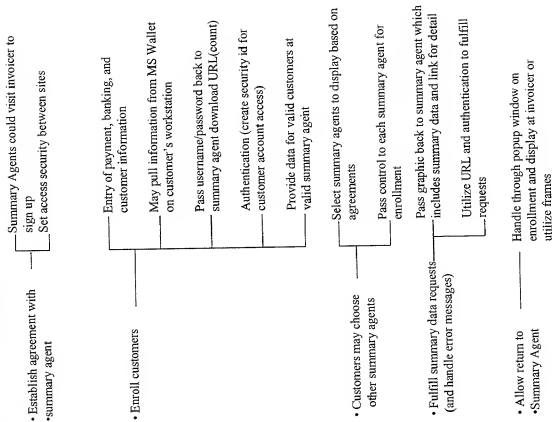


Figure 102

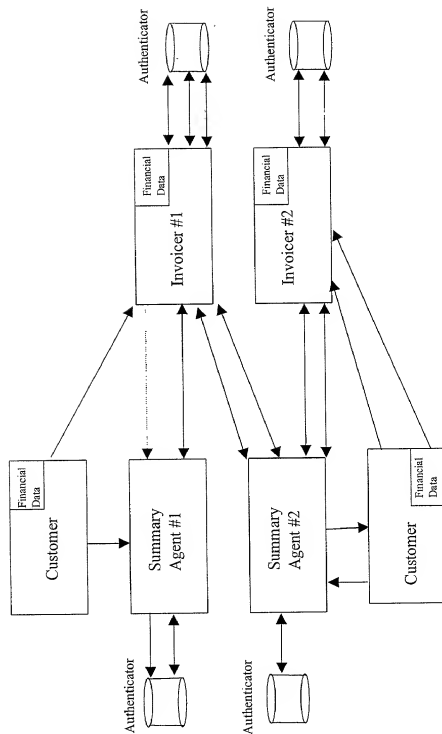


Figure 103

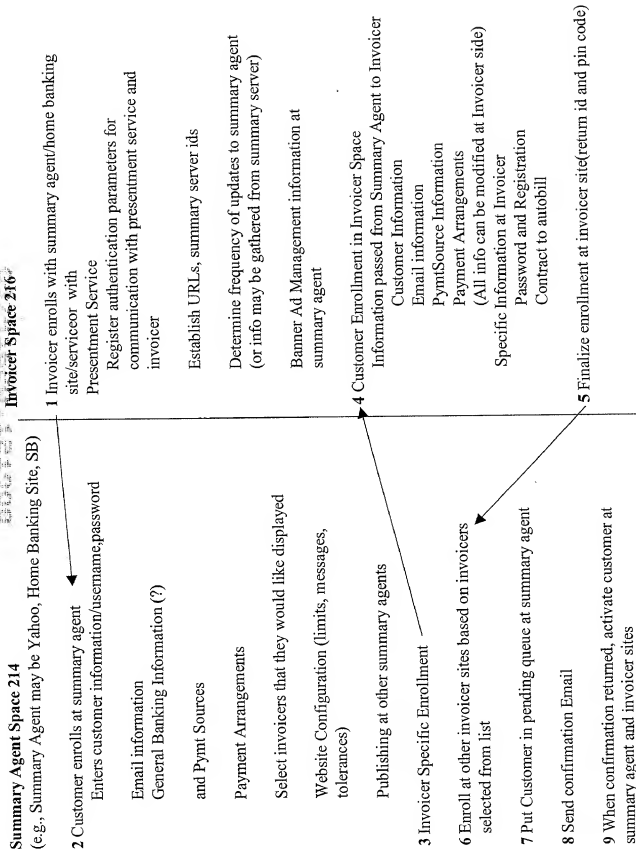


Figure 104

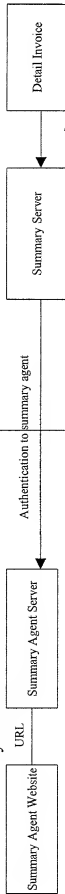
**Summary Agent Space** (e.g. Summary Agent may be Yahoo, Home Banking Site, SB) **214**

### Invoice Space 216

**1** Invoicing is performed and detail invoices placed on Detail Invoice server

**3** Summary data is retrieved from each summary server at the invoicer. The following information is retrieved from invoicer site:

Invoice Amount  
Payment Arrangements  
Pymt Status



**4** Customer utilizes dynamic inbox to view bill information.

Authentication to invoicer

**5** When customer views detail information about each invoicer, he is linked to detail invoice and authentication

Pmt arrangements and sources

May be published to multiple invoicers

**6** Changes may be made to pmt arrangement through summary agent (thick portal only). Changes need to be passed out to invoicers on detail invoice server

Authentication to invoicer

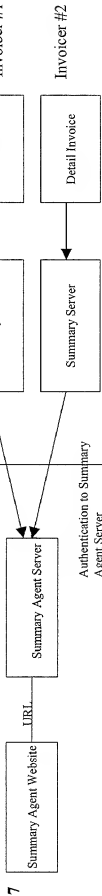


Figure 105

## Invoice Space 216

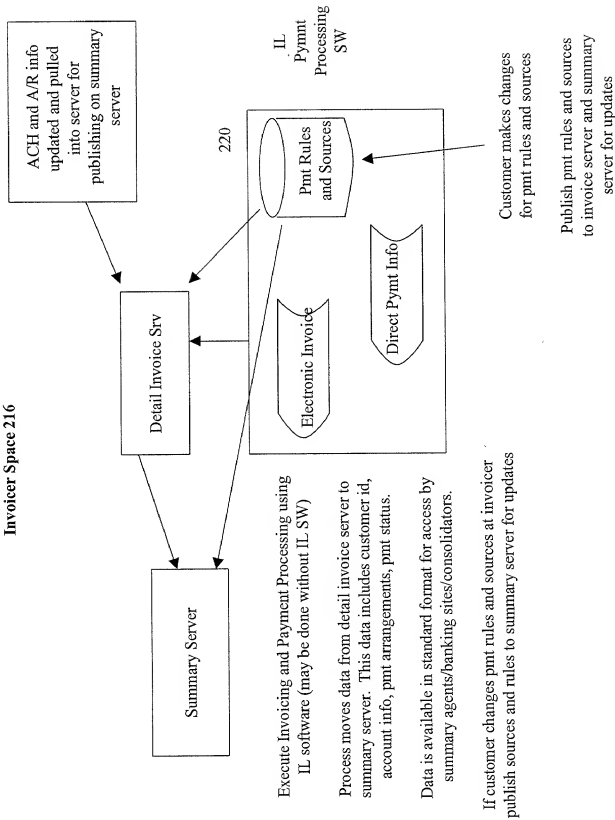


Figure 106

## Summary Agent Space 214

(e.g., Summary Agent may be Yahoo, Home Banking Site, SB)

### Customer Information

- Id
- Name, etc.
- Summary Agent Password
- Email
- Status

Default Customer Payment Source Information  
(Maybe Issue at Yahoo, but advantages at Bank)

Default Customer Payment Arrangements

Invoice Information for Summary Agent/Invoice Association  
Authentication Parameters

- General Info
- URLs, Summary Servers

### Invoicers to Display

- Customer Id, Accounts, Invoice Id

### Summary Billing Information

- Customer Id, Accounts, Invoice Amts, Payments

Summary Agent Banner Information

Summary Agent Banner Metrics

Customer Profile

## Invoice Space 216

### Customer Information

- Id
- Name, etc
- Invoice Password
- Email
- Status

### Customer Contract Information

- Customer Id
- Contract Information

Payment Source Information as it relates to  
Payment Arrangements

Payment Arrangements and Rules

Accounting Information and History

### Summary Information

- Server Identifications

Invoice Password and Authentication

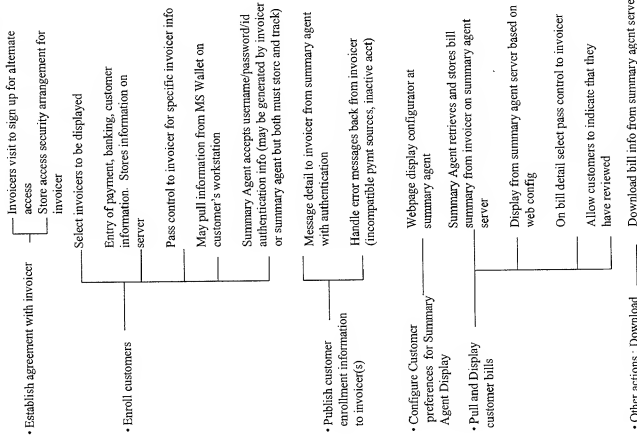
- Summary Agent Parameters
- General Summary Agent Info

Invoice Banner Information

Invoice Banner Metrics

Figure 107

## Summary Agent 214



## Invoice 216

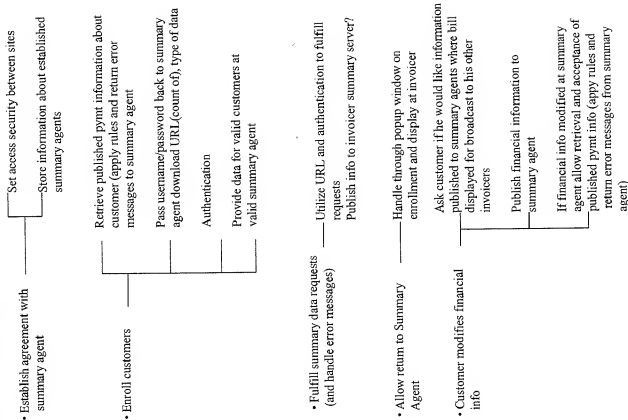


Figure 108



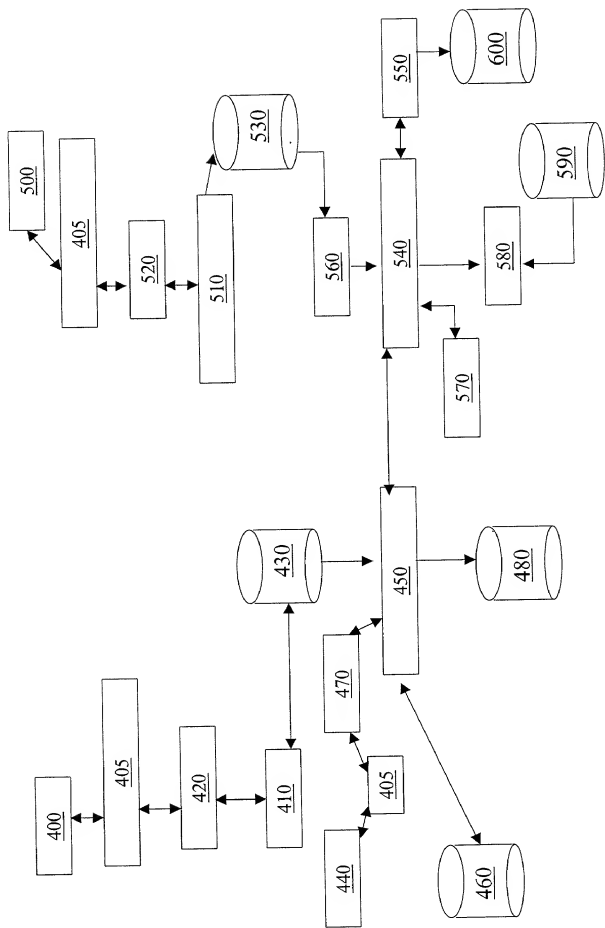


Figure 109

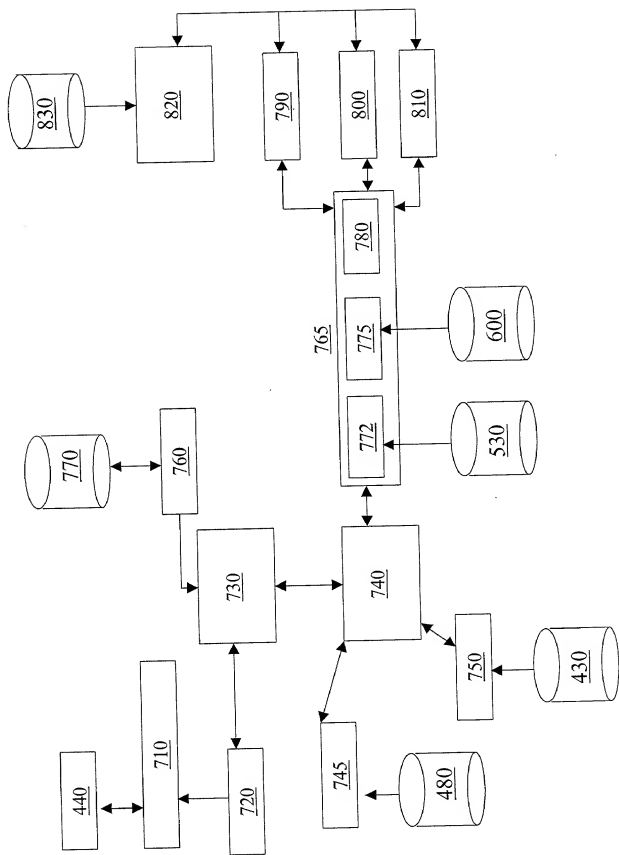


Figure 110

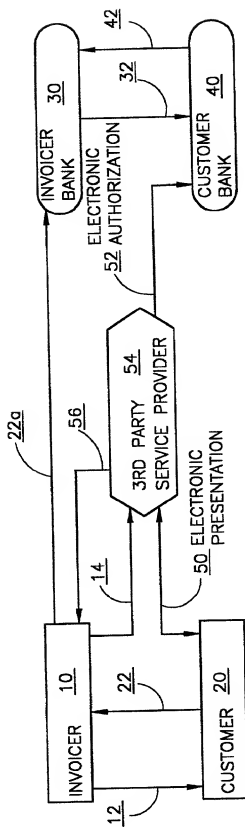


FIG. 111  
(PRIOR ART)

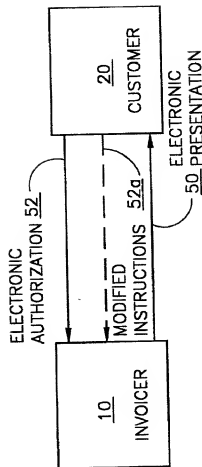


FIG. 112

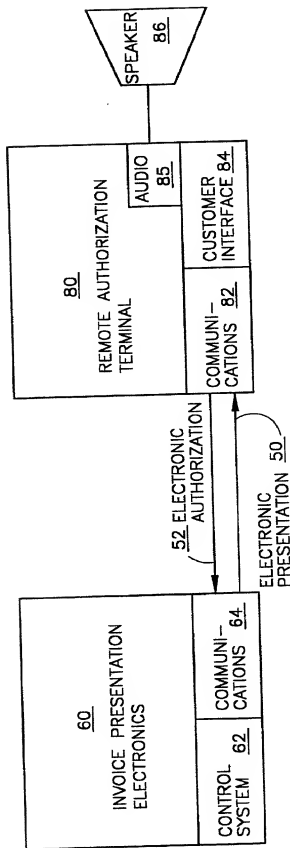


FIG. 113A

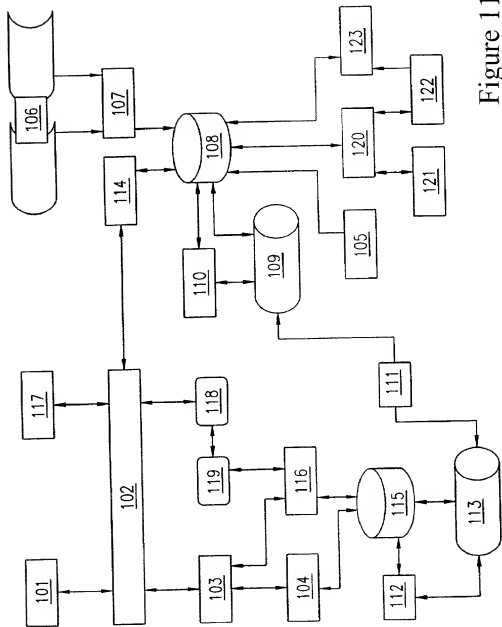


Figure 113B